



For a local  
cremation  
or burial

# Planned by you. Sorted for them.

From a traditional funeral to fuss-free direct cremation, plan the send-off you want with Golden Charter and your local independent funeral director.

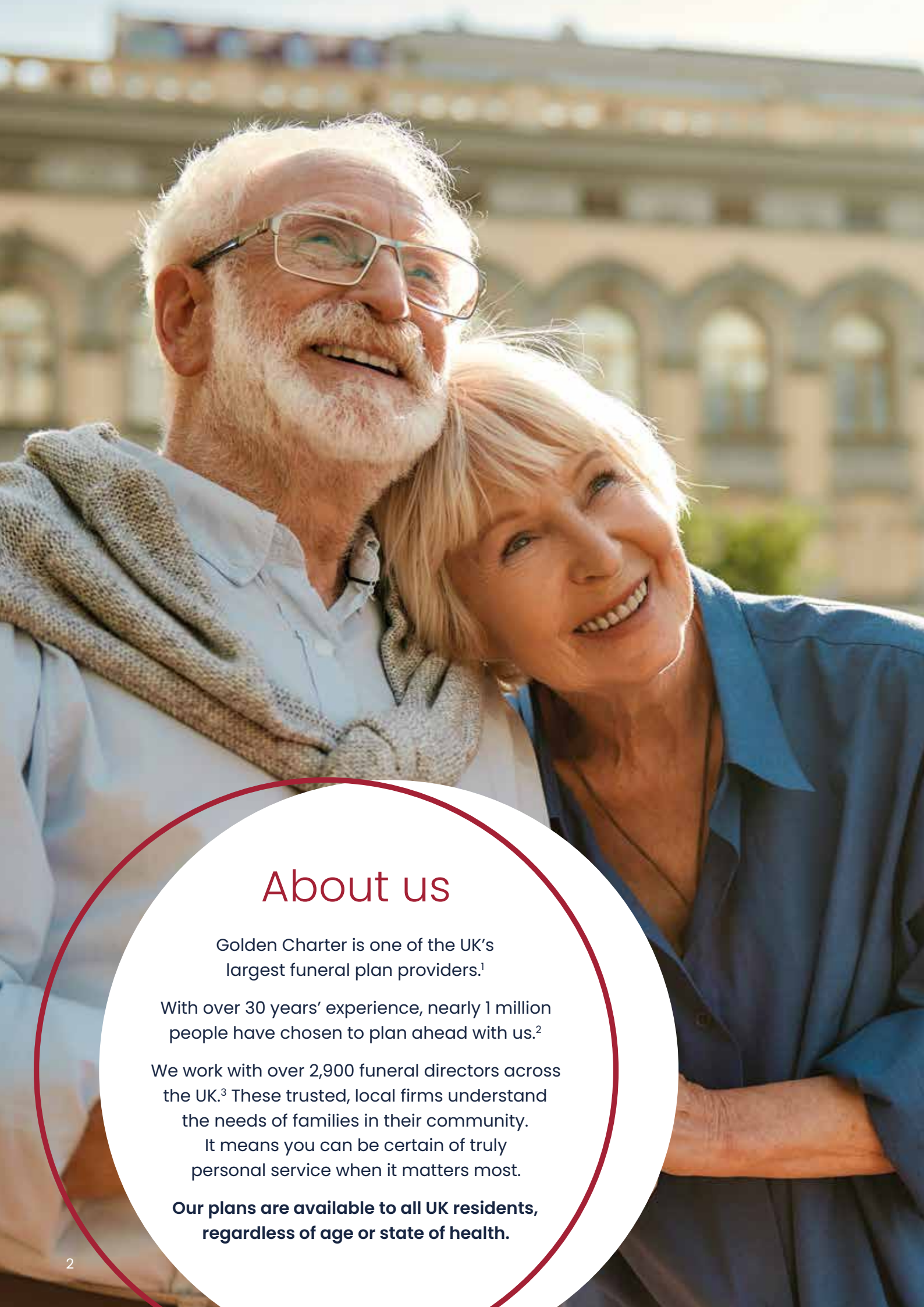
Brought to you by your local  
independent funeral director



 Trustpilot

**GOLDEN CHARTER**  
FUNERAL PLANS





## About us

Golden Charter is one of the UK's largest funeral plan providers.<sup>1</sup>

With over 30 years' experience, nearly 1 million people have chosen to plan ahead with us.<sup>2</sup>

We work with over 2,900 funeral directors across the UK.<sup>3</sup> These trusted, local firms understand the needs of families in their community.

It means you can be certain of truly personal service when it matters most.

**Our plans are available to all UK residents, regardless of age or state of health.**

# The easy way to take care of your funeral, and your family

Thank you for your interest in a Golden Charter funeral plan from your local independently-owned funeral director. We know it's never easy to think about death, and that many people put off planning for their funeral or even avoid it altogether. And yet there are several very good reasons why having a funeral plan in place makes perfect sense – from an emotional, practical and financial point of view. So don't put off planning ahead any longer. Now is the time to get started.

## What is a funeral plan?

A funeral plan is an easy way to organise your funeral arrangements in advance, specify your wishes and pre-pay the funeral director's services included in your plan.

Our plans also include an allowance towards third party costs (see page 8 for details).

When the time comes, just one phone call to your funeral director is all that's needed to activate your plan and get arrangements under way. Your wishes will be taken care of and carried out according to your plan, helping to relieve your family of the stress and worry they may otherwise have to face.

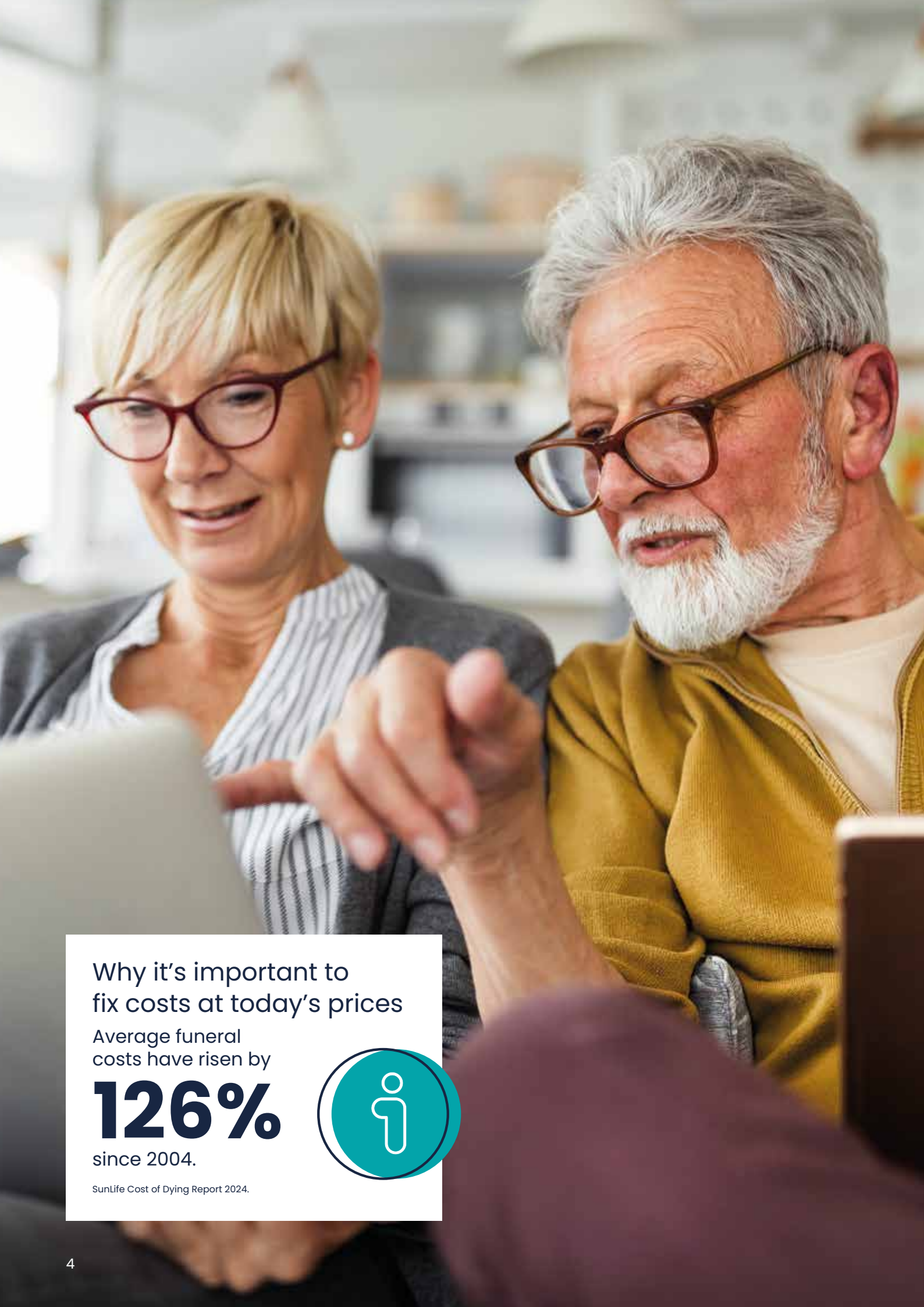
With one in five families experiencing notable financial concern when paying for a funeral<sup>4</sup>, taking steps now is a simple, thoughtful way to plan ahead that can save your family worry and expense, and help make things easier at a difficult time.



## Leave memories. Not worries.



- Enjoy the peace of mind that comes with knowing you've helped save your family from the worry of funeral costs and arrangements
- Arrange the send-off you really want with a trusted, local funeral director
- By paying for the funeral director's services in your plan at today's prices, you can avoid any possible future increases in the cost of these services



Why it's important to  
fix costs at today's prices

Average funeral  
costs have risen by

**126%**

since 2004.



SunLife Cost of Dying Report 2024.

# Why pre-paying makes financial sense

You may be surprised to hear that the average cost of a funeral has more than doubled in the last 20 years.<sup>4</sup> It means there's no guarantee that, when the time comes, your bank or building society savings will cover the cost of your funeral.

## A smart way to plan ahead

The opportunity to pre-pay your funeral director services and fix their costs at today's prices is one of the key benefits of planning ahead with a funeral plan.

Plus, there's the comfort of knowing that however much the cost of these services increase in the future, once your plan is paid for<sup>5</sup> there will be nothing more to pay for them – guaranteed.

## No waiting, no worrying

An added worry could be that funeral costs need to be paid straight away, leaving your family to pick up the bill. They may not have immediate access to your savings and, as it can take some time to wind up an estate, they could have a long wait until other assets become available.

Nobody wants their family to face money worries. With a funeral plan in place, you can be sure the cost of the funeral director's services will be taken care of, so your family can focus on taking care of each other.



## What about Over 50s policies?

Over 50s insurance policies usually pay out a lump sum on death which can be used towards a funeral. But in most cases, as the lump sum is fixed at the outset of the plan, any future increase in funeral prices could mean the payment won't cover the cost of the funeral.

**A Golden Charter funeral plan will pay for the funeral director's services covered by your plan at the time they are required, no matter what happens to prices in the future.**

By paying for the funeral director's services in your plan at today's prices, you can avoid any future increases in the cost of these services



# Choose the plan that's right for you

We have five plans to choose from, so whether you'd like a traditional cremation or burial service, or a no-fuss direct cremation, you can pick the one that best suits your needs.

## For a no-fuss, direct cremation:

### Independent Basic Plan

The Basic Plan provides a dignified, unattended direct cremation without the ceremony or costs associated with a traditional funeral. The plan is only available for cremation and doesn't include any kind of funeral service. Neither you or your next of kin have any choice as to the location, date or time of the cremation – this will be decided by the funeral director.

## For a traditional burial or cremation:

### Independent Value Plan

The Value Plan includes the funeral director's services, a basic coffin and an allowance towards third party costs. There is no funeral procession included in this plan. The funeral director will choose the date and time of the funeral, and the funeral service can only be held at the place of burial or cremation.

### Independent Simple Way Plan

The Simple Way Plan includes the funeral director's services, a simple coffin, a funeral procession and gives your family the choice of date and time for the funeral. It also includes an allowance towards third party costs.

### Independent Traditional Way Plan

The Traditional Way Plan offers the same services as the Simple Way Plan plus a limousine and a high quality coffin.

### Independent Exclusive Way Plan

The Exclusive Way Plan is our most comprehensive option, offering the same features as the Simple Way Plan plus two limousines and a superior coffin.

## We're here to help

We understand that it can be hard to think about your funeral and you may not be sure where to start. Your funeral director can answer any questions you may have, discuss the finer details of your funeral wishes and find a plan that suits you best.

## How the plans compare

Funeral director services	Unattended cremation	Traditional funeral service			
	Independent Basic Plan	Independent Value Plan	Independent Simple Way	Independent Traditional Way	Independent Exclusive Way
Provision of professional services and making all arrangements for the funeral	✓	✓	✓	✓	✓
Advice on the certification and registration of the death and related documentation	✓	✓	✓	✓	✓
The coffin*	Suitable for cremation, selected by the funeral director	Basic	Simple	High quality	Superior
Collection and transportation of the deceased to the funeral director's premises (within a 25 mile radius)	Within working hours	Within working hours	Within working hours	24 hours	24 hours
Care of the deceased prior to burial or cremation (excluding embalming)	✓	✓	✓	✓	✓
Use of chapel of rest or service rooms	✗	✓	✓	✓	✓
Family viewing at any pre-arranged time**	✗	✓	✓	✓	✓
Arrangement of the funeral service at a local cemetery or crematorium	✗	✓	✓	✓	✓
Funeral held on a normal weekday, during working hours	✗	✓	✓	✓	✓
Choice of date and time of funeral	✗	✗	✓	✓	✓
Funeral procession to funeral location (fees and costs of a service at a separate location not included)	✗	✗	✓	✓	✓
Hearse to a local crematorium or cemetery	✗	✓	✓	✓	✓
Provision of sufficient staff to attend to the coffin as required	✗	✓	✓	✓	✓
Limousines	✗	✗	✗	One	Two
<b>Additional benefits</b>					
Built-in allowance towards third party costs (see page 8 for details)	✓	✓	✓	✓	✓
A list provided to the family of mourners who sent flowers	✗	✗	✗	✗	✓
24 hour funeral director telephone support for the bereaved	✓	✓	✓	✓	✓
Transportation to the funeral director's premises if death occurs whilst on holiday in mainland UK	✓	✓	✓	✓	✓

\*Coffins supplied will be wood-effect quality or better (excludes Basic Plan). Your funeral director will provide further guidance on the types of coffin available within your plan.

\*\*Costs may apply if out-of-hours viewing is required.

Please note: Plans don't include the purchase of a burial plot. Should you choose burial the plans include an allowance towards the opening of a new or existing grave. The purchase of a grave and any monumental work would need to be arranged separately.

# Other funeral costs you need to think about

As well as the funeral director's services, which are guaranteed to be covered as set out in your plan, there are other costs associated with a funeral you need to consider.

## Third party costs

Third party costs are for other essential services required to carry out a cremation or burial – such as crematorium or burial fees – which are not provided by your funeral director. These costs are outside of your funeral director's control but will need to be paid to the suppliers or professionals at the time of the funeral.

**All our plans include a built-in allowance towards third party costs, as shown below.**

The value of the allowance may grow over time. There will only be more to pay at the time of the funeral if the third party costs exceed the allowance when you buy your

plan, or if the costs increase by more than the growth of your plan.

The allowance will not be used towards certain third party costs such as doctor's fees (if applicable) or the purchase of the burial plot.

## Additional services

You can choose to add extra services such as flowers, newspaper notices, a reception, catering and orders of service.

These costs are not covered by your plan, you can choose to add these as an additional cost, or your funeral director can help to organise these at the time.

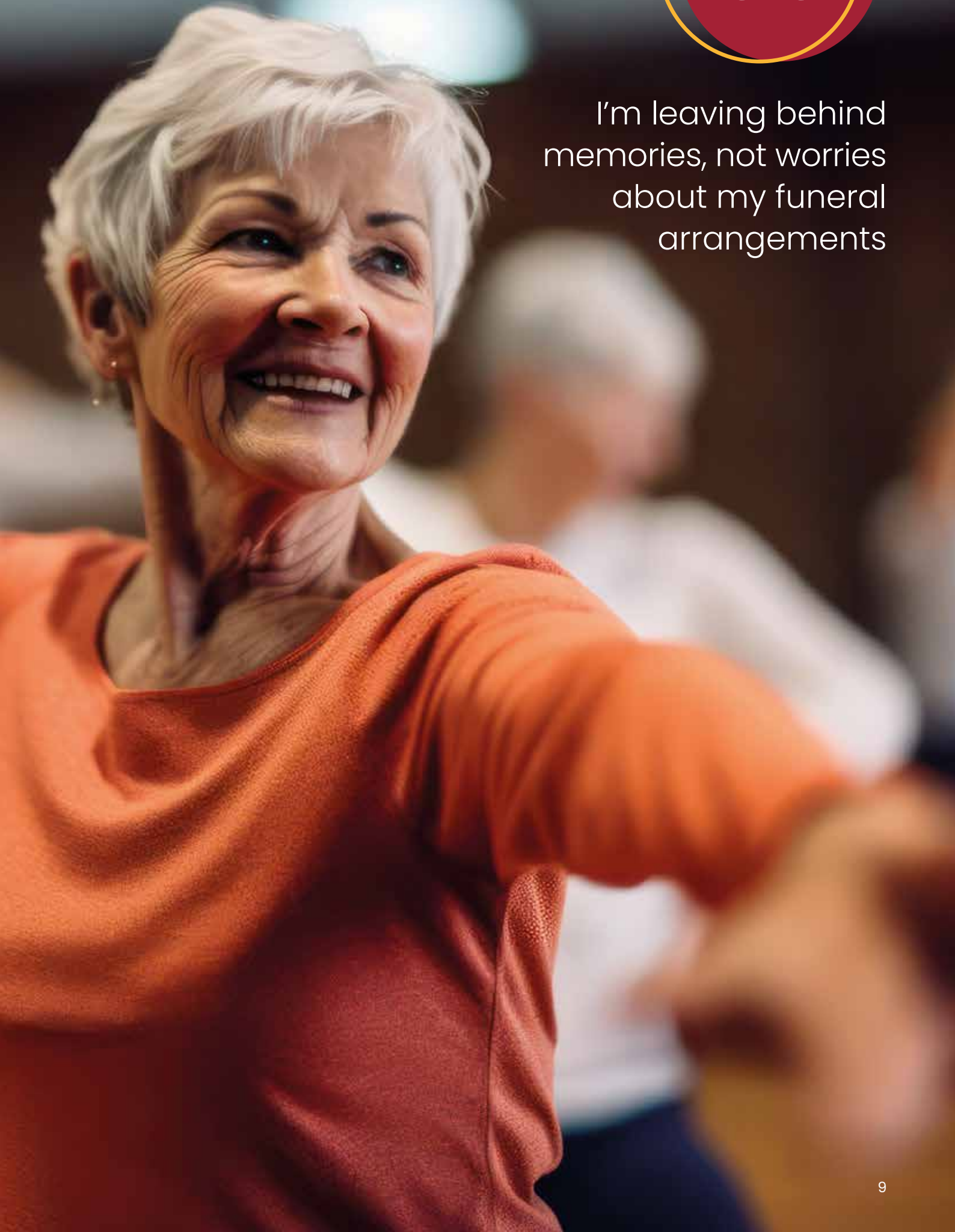
## Third party costs allowance

	Independent Basic Plan	Independent Value Plan	Independent Simple Way	Independent Traditional Way	Independent Exclusive Way
Cremation fees	✓				
Burial or interment fee	Not applicable	✓	✓	✓	✓
Minister or Officiant's fee to conduct the service					
Doctor's fees (if applicable)	✗	✗	✗	✗	✗
Purchase of burial plot	✗	✗	✗	✗	✗





I'm leaving behind  
memories, not worries  
about my funeral  
arrangements



# A range of ways to pay for your plan

Spread the cost or make a one-off payment. We offer a number of ways to pay for your funeral plan – simply choose the one that's right for you.

## Flexible payment options

### Single payment option

You can make a one-off single payment for immediate cover.

### 12 monthly payment option

If you would prefer to spread the cost, you can pay over 12 monthly payments by Direct Debit at no extra charge. You will be fully covered once all payments are made.

### Instalment payment option

For a lower monthly payment, you can also choose to spread the cost of your plan between two and 15 years.<sup>6</sup>

This option includes the added benefit of our **Golden Charter Pledge**. This ensures that if you die at any time after you have made 12 payments, the funeral director services included in your plan will be provided.

An instalment charge is included based on your age and the term you select, and is included in the overall cost of your funeral plan. For monthly payments and more information please ask your funeral director.

### Arrangement fee

As well as covering the delivery of your funeral as per the terms and conditions of your plan, your plan price includes a one-off arrangement fee which Golden Charter retains as a contribution towards setting up your funeral plan.

For more detailed information on the payment options, please refer to our separate Key Features documents.



## The Golden Charter Trust

### Payments to your Golden Charter funeral plan are protected

Your funeral plan payments are held within the Golden Charter Trust.

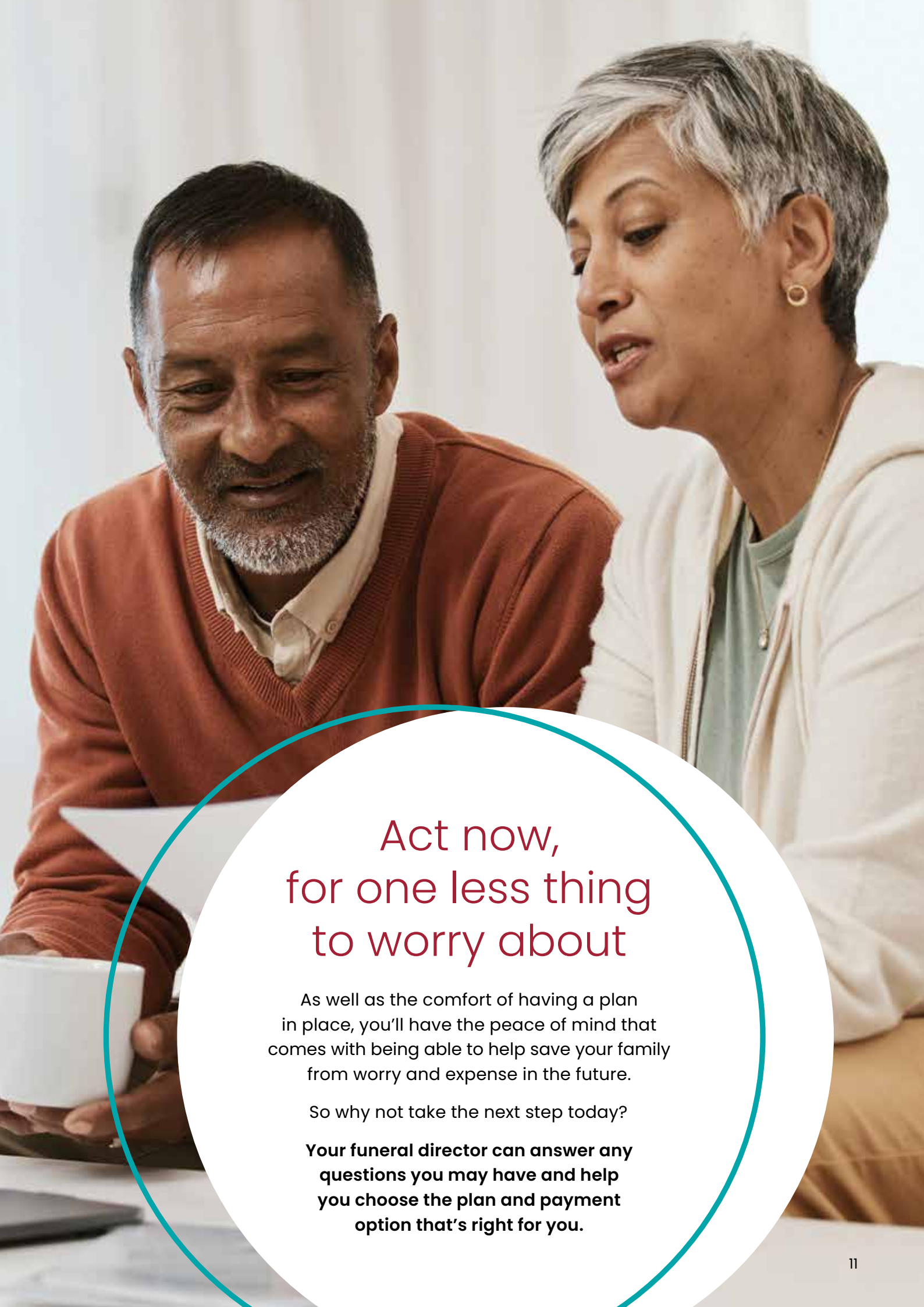
With almost £1.2 billion under management,<sup>7</sup> the Trust is operated by a Board of Trustees, completely independent of Golden Charter.

The Trustees are chosen for their skills and experience, and safeguard the payments made by our customers.

The Trust's role is to hold your payments and ensure that the funeral director services in your plan can be paid for at the time they are required – however far in the future that may be.

For more information on how we protect your payments, please visit [goldencharter.co.uk/faqs](https://goldencharter.co.uk/faqs)

**Notes:** 1. Based on Golden Charter analysis and independent research of funeral plan market size, as at May 2024. 2. As at August 2024. 3. Based on number of funeral director branches in the UK accepting Golden Charter plans, as at October 2024. 4. SunLife Cost of Dying Report 2024. 5. Or, if you choose the instalment payment option, after 12 consecutive payments and as long as your payments remain up to date. 6. For the instalment payment option, you must be aged under 78 at the start date of your plan and pay the total cost by your 80th birthday. Please refer to the Key Features document for eligibility of each payment option. 7. Confirmed by Golden Charter Trust's audited accounts as at 31 March 2024. 8. Golden Charter customer survey, April 2024.



## Act now, for one less thing to worry about

As well as the comfort of having a plan in place, you'll have the peace of mind that comes with being able to help save your family from worry and expense in the future.

So why not take the next step today?

**Your funeral director can answer any questions you may have and help you choose the plan and payment option that's right for you.**

# The pre-paid funeral plan that offers the best of both worlds

When you take out a Golden Charter funeral plan, you get the best of both worlds – the personal care and attention of a trusted local funeral director, with the security of one of the UK’s largest funeral plan providers.<sup>1</sup>

## We’re a trusted provider for a reason

We’ve been providing funeral plans for over 30 years. In that time, we’ve helped nearly 1 million people plan ahead.<sup>2</sup>

Having that reassurance is essential when you’re planning for later life. It could be one of the reasons why we’re rated ‘Excellent’ on Trustpilot and 90% of customers in a survey said they were satisfied or very satisfied with our service.<sup>8</sup>



“We thought arranging our funerals would be difficult and a bit morbid. Our local funeral director talked us through it all and even made it fun! We are really happy that we have taken this burden away from our children and grandchildren.”



“The funeral directors were very helpful in setting up the plan and I can now be confident that when my time comes I have left a plan that reflects my funeral wishes and will be less hassle for the family to sort out.”



“I chose Golden Charter because the funeral directors who cared for my late husband are part of this group. The service we received as a family was exceptional and I wanted to make sure I could use their service when my time came.”

## Customer quotes from Trustpilot



Rated **Excellent**.  
Based on **2,870** reviews at September 2024.

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